






# HEALTHMATE ULTIMATE PRODUCT SUMMARY

Comprehensive hospital and extras cover designed for families looking for cover for the things that really matter.

## FEATURES

<p><b>100% BACK ON SELECTED EXTRAS*</b></p> 	<p><b>NO EXCESS FOR KIDS OR FOR ACCIDENT RELATED TREATMENT</b></p> 	<p><b>WE'LL PAY PREMIUMS FOR ELIGIBLE MEMBERS</b> if they become involuntarily unemployed#</p> 	<p><b>BE REWARDED WITH A GREAT RANGE OF EXCLUSIVE OFFERS</b> through HCF Thank You</p> 	<p><b>COMPLIMENTARY ACCESS TO OUR ONLINE MY HEALTH GUARDIAN PROGRAM</b></p> 
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## HOSPITAL INCLUDES:

- ✓ \$250 excess
- ✓ Cover for pregnancy and birth related services, heart surgery, spinal surgery, digestive disorder procedures and more
- ✓ Accident related treatment after joining for services included in your cover
- ✓ Ambulance cover in emergencies

## EXTRAS INCLUDES:

- ✓ Comprehensive cover for general and major dental, optical, physio, chiro, osteo and some natural therapies
- ✓ HCF approved pharmacy benefit

## GET 100% BACK ON:\*

- ✓ Up to 2 dental check-ups, 2 scale and cleans and a fluoride treatment through *More for Teeth* providers
- ✓ Prescription glasses^ and a free digital retinal imaging with your eye test through *More for Eyes* providers
- ✓ An initial physio, chiro and osteo consultation through *More for Muscles* and *More for Backs* providers
- ✓ An initial podiatry consultation through *More for Feet* providers

\* At participating providers, subject to your cover and annual limits. Exclusions apply. To find out more, visit [hcf.com.au/100back](http://hcf.com.au/100back)  
 # Conditions and waiting periods apply. See [hcf.com.au/unemployment-assistance](http://hcf.com.au/unemployment-assistance).  
 ^ Excludes add-ons such as high index material, coatings and tinting.



# HEALTHMATE ULTIMATE HOSPITAL

## KEY FEATURES

Excess options (per person per calendar year)	\$250
No excess for Accident related treatment	✓
No excess for kids	✓
No excess for same day admissions	✗
Available as hospital cover only (without extras)	No

## EXAMPLES OF WHAT'S COVERED - INCLUDES ACCOMMODATION, OPERATING THEATRE, INTENSIVE CARE, GOVERNMENT APPROVED PROSTHESES, PHARMACEUTICALS (EXCLUDING EXPERIMENTAL AND HIGH COST NON PBS DRUGS) AND PHYSIOTHERAPY AS PART OF YOUR COVERED ADMISSION AT A HCF PARTICIPATING PRIVATE HOSPITAL.

Accident related treatment after joining (for services included in your cover. Minimum Benefit services paid at Minimum Benefits)	✓
Removal of tonsils, adenoids, appendix	✓
Surgical treatment of a hernia	✓
Removal of kidney stones & gall stones	✓
Digestive disorder procedures (e.g. bowel surgery)	✓
Cancer related services (e.g. chemotherapy)	✓
Heart surgery including diagnostics & therapeutic cardiac procedures	✓
Spinal surgery	✓
Cochlear implant surgery & bone anchored hearing devices <sup>^</sup>	✓
Insulin pump treatments	i
Dialysis for chronic renal failure	MB
Rehabilitation services	✓
Psychiatric treatment	✓
Gastric banding and obesity surgery	✗
Assisted reproductive services (e.g. IVF, GIFT)	✓
Pregnancy and birth related services	✓
Hip & knee joint replacement surgery	MB
Cataract and other lens related surgery	MB
Elective cosmetic surgery	MB
Podiatric surgery by an accredited podiatrist	MB
Emergency ambulance	✓
Non-emergency ambulance (up to \$5,000)	✓

<sup>^</sup> Includes associated speech and sound processors including upgrades.

i Certified Type C procedures and certified overnight Type C procedures for the treatment of diabetes. Reduced or no benefits may apply. See [hcf.com.au/insulinpumps](http://hcf.com.au/insulinpumps) to find out if you're covered.

## EXCESS

An Excess is a non-refundable amount of money a Member agrees to pay towards the cost of Services before Benefits are payable when admitted to Hospital. If hospitalised, the total excess amount of your cover will apply once per person per Calendar Year.

## 'THE GAP' WHEN YOU GO TO HOSPITAL

If you go to a hospital that is not a HCF Participating Hospital, you may face large out-of-pocket expenses. It is important to obtain 'informed financial consent' from the hospital to find out whether you will have to pay any gaps to the hospital. It is also important to contact HCF prior to any hospital admission.

You might also have to pay a gap to your surgeon or other doctors that treat you while you're in hospital. Although Medicare and HCF pay your doctors' charges up to the Medicare fee, your doctor may charge more than the Medicare fee which creates a 'medical gap'. HCF has a 'Medicover' arrangement in place where some doctors agree to charge no medical gap or a reduced gap. Before you go to hospital, ask your doctor/s about their charges and if they'll participate in HCF's Medicover arrangement for your procedure.

## PREGNANCY AND BIRTH RELATED SERVICES

To be covered for pregnancy and birth related (obstetrics) services in hospital, make sure your cover includes full benefits for these services. If not, you may wish to upgrade to a cover that includes obstetrics 12 months before the date of birth of your child to minimise your out of pocket expenses. If you're expecting, make sure you transfer to a family membership at least two months prior to the birth of your child to ensure your baby is covered.

## MB MINIMUM BENEFITS

For these services, only Minimum Benefits are payable which means that you may have to pay significant out-of-pocket expenses in a private hospital. In a public hospital, if you elect to be a private patient, you may also have to pay out-of-pocket expenses.

## ✗ EXCLUDED SERVICES

These services are excluded from your cover. No benefits are payable for any treatment related to the excluded service. If multiple services are provided during an episode of treatment which includes an excluded service, no benefits are payable for the entire episode. Always check with HCF to see if you're covered before going to hospital.

# HEALTHMATE ULTIMATE EXTRAS

	SERVICE CATEGORY	DESCRIPTION	BENEFIT PER ITEM	ANNUAL LIMIT PER PERSON, PER CALENDAR YEAR (UNLESS OTHERWISE SPECIFIED)
DENTAL	Diagnostic dental	Examinations - general dentist/specialist dentist	\$32 - \$55	2 services/1 service
		Single film x-rays - initial/subsequent	\$27	Limits apply
	Preventative dental	Removal of plaque/calculus	\$36 - \$60	2 services
		Application of fluoride	\$27	1 service
	Fillings	Metallic and tooth coloured (direct)	\$75 - \$166	\$400
	Extractions	Simple extractions	\$90 - \$130	
	Occlusal therapies	Treatment of bite problems	\$34 - \$210	
	Oral surgery	Surgical extractions	\$165 - \$240	\$400
	Endodontic Services	Treatment of root canals	\$45 - \$240	
	Periodontic Services	Treatment of tissue surrounding the teeth	\$10 - \$210	
Crowns and bridges	Placing of crowns and bridges	\$40 - \$635	\$700	
Orthodontics	Accrues based on length of membership up to \$1,800 maximum lifetime limit for Orthodontist or \$1,500 for General Dentist treatment.			
OPTICAL	Glasses and contact lenses	Spectacle frames	\$85	\$200
		Spectacle lenses - pair	\$90 - \$160	
		Contact lenses - pair	\$110 - \$200	
THERAPIES	First/subsequent visits (unless otherwise specified)	Psychology (after Medicare entitlement is exhausted)	\$45 per visit	\$300
		Podiatry consultation	\$33/\$27	\$200
		Dietetics	\$40 visits 1 - 2/\$29 visits 3 - 14/\$20 visits 15+	\$700
		Speech pathology	\$45 visits 1 - 2/\$35 visits 3 - 14/\$30 visits 15+	
		Occupational Therapy	\$44 visits 1 - 2/\$30 visits 3 - 14/\$28 visits 15+	
		Orthoptic Therapy	\$35 visits 1 - 2/\$27 visits 3 - 14/\$20 visits 15+	
		Physiotherapy	\$35 visits 1 - 2/\$28 visits 3 - 14/\$22 visits 15+	
		Chiropractic	\$35 visits 1 - 4 \$22 visits 5+	\$350
		Osteopathy	\$40 visits 1 - 2 \$32 visits 3+	
		Exercise Physiology	\$30/\$25	
		Homoeopathy	\$35/\$20	\$300
		Myotherapy	\$35/\$27	
		Acupuncture/Chinese Herbal Medicine consultation (CHM)	\$35/\$20	
		Remedial Massage	\$35/\$20	
		Naturopathy/Nutrition consultation	\$35/\$20	
Foot Orthotics (pair)	\$20 - \$120	\$120		
OTHER	HCF approved Pharmacy	After PBS equivalent co-payment subtracted	Up to \$50 per script	\$600
	Health Management Programs	HCF approved - single/couples or family	Up to \$150	\$150/\$300

## THINGS YOU NEED TO KNOW

The following waiting periods apply where these services are covered under your policy:

HOSPITAL AND EXTRAS WAITING PERIODS	
<b>1 DAY</b>	Emergency ambulance (where not for pre-existing ailments).
<b>2 MONTHS</b>	Psychiatric treatment, rehabilitation and palliative care and Non-Emergency Ambulance (where not for pre-existing ailments). From 1 April 2018, members who have held a hospital cover for at least 2 months and upgrade to receive psychiatric treatment as covered services may not be required to serve the waiting period for psychiatric treatment. This exemption can only be accessed once in a member's lifetime.
<b>12 MONTHS</b>	Pregnancy and birth related services. Pre-existing ailments (excluding psychiatric treatment, rehabilitation and palliative care). Crowns, bridges, dentures, endodontics, occlusal therapy, surgical extractions, complex fillings, periodontics, prosthodontics, dental bleaching, veneers, orthodontics, artificial aids, foot orthotics and hearing aids.
<b>2 MONTHS</b>	All other hospital and extras services including Accident related treatment.

### WHAT'S NOT COVERED?

There are a number of situations where our health insurance doesn't cover you, including for example:

- Claims for services by providers not recognised by HCF, and that do not meet HCF's criteria as set out in the Fund Rules;
- Treatment for Pre-Existing conditions (other than for psychiatric treatment, rehabilitation or palliative care) within the 12 month Waiting Period;
- Experimental, high cost non-PBS Drugs and TGA approved drugs used for a purpose other than that for which they were approved;
- Claims made 2 years or more after the date of service;
- More than one therapy Service performed by the same provider in any one day.

Please refer to the HCF Member Guide or Fund Rules for a comprehensive list of exclusions

### Note:

This product summary is not a complete description of your cover. Please refer to the HCF Member Guide or Fund Rules, or call [13 13 34](tel:131334) to check what you're covered for before receiving treatment.